

Exhibit 1

11/05/2014 15:15

From: Calugas- L Antoinette Davis Law

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November 5, 2014

SENT VIA U.S. MAIL & FACSIMILE

Patenaude & Felix, APC

Matthew Cheung

2200 6th Ave.

Ste. 790

Seattle, WA 98121

Fax: 858-836-0318

File ID: 14-33608
Our Client: Jennyl D Calugas
Creditor: National Collegiate Trust
Account Number Ending In: 1000

Dear Counsel:

Please be advised that we represent Jennyl D. Calugas in the above referenced matter and for the above referenced account. Please serve all notices, motions, papers and pleadings filed in the above referenced matter, exclusive of original process, upon the undersigned at the address stated below.

Should you have any questions and/or concerns, please feel free to contact our office.

Very truly yours,

ANTOINETTE M. DAVIS LAW, PLLC

Rebecca A. Hernández

Antoinette M. Davis Law, PLLC is a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

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